

<b>Information to identify the case:</b>			
Debtor 1:	<b>Paul A. Novak</b>		Social Security number or ITIN: xxx-xx-8145
	First Name	Middle Name	Last Name
Debtor 2:			Social Security number or ITIN: _____
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court:	WESTERN DISTRICT OF PENNSYLVANIA		Date case filed for chapter: 13 2/18/22
Case number:	22-20297-TPA		

## Official Form 309I

### Notice of Chapter 13 Bankruptcy Case

10/20

**For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

	About Debtor 1:	About Debtor 2:
<b>1. Debtor's full name</b>	Paul A. Novak	
<b>2. All other names used in the last 8 years</b>		
<b>3. Address</b>	4607 Library Road, Ste 220-66 Bethel Park, PA 15102	
<b>4. Debtor's attorney</b> Name and address	Paul W. McElrath Jr. McElrath Legal Holdings, LLC. 1641 Saw Mill Run Boulevard Pittsburgh, PA 15210	Contact phone 412-765-3606 Email: <a href="mailto:ecf@mcelrathlaw.com">ecf@mcelrathlaw.com</a>
<b>5. Bankruptcy trustee</b> Name and address	Ronda J. Winnecour Suite 3250, USX Tower 600 Grant Street Pittsburgh, PA 15219	Contact phone 412-471-5566 Email: <a href="mailto:cmecf@chapter13trusteewdpa.com">cmecf@chapter13trusteewdpa.com</a>
<b>6. Bankruptcy clerk's office</b> Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a> .	U.S. Bankruptcy Court 5414 U.S. Steel Tower 600 Grant Street Pittsburgh, PA 15219	Hours open: Mon. – Fri. Pittsburgh Office: 9:00a.m. – 4:30p.m. Erie Office: 9:00a.m. – 4:30p.m.  Contact phone 412-644-2700  Date: 3/14/22

**For more information, see page 2**

Debtor **Paul A. Novak**

Case number **22-20297-TPA**

<b>7. Meeting of creditors</b> Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	<b>April 11, 2022 at 10:00 AM</b>  The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	<b>Location:</b> <b>remotely by the Trustee via Zoom, how to participate:goto <a href="http://www.ch13pitt.com">www.ch13pitt.com</a>, <a href="mailto:meetings@chapter13trusteedpa.com">meetings@chapter13trusteedpa.com</a></b>												
<b>8. Deadlines</b> The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<table border="0"> <tr> <td><b>Deadline to file a complaint to challenge dischargeability of certain debts:</b></td> <td><b>Filing deadline: 6/10/22</b></td> </tr> <tr> <td colspan="2"><b>You must file:</b></td> </tr> <tr> <td colspan="2"> <ul style="list-style-type: none"> <li>• a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or</li> <li>• a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).</li> </ul> </td> </tr> <tr> <td><b>Deadline for all creditors to file a proof of claim (except governmental units):</b></td> <td><b>Filing deadline: 4/29/22</b></td> </tr> <tr> <td><b>Deadline for governmental units to file a proof of claim:</b></td> <td><b>Filing deadline: 8/17/22</b></td> </tr> </table> <hr/> <p><b>Deadlines for filing proof of claim:</b>          A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at <a href="http://www.uscourts.gov">www.uscourts.gov</a> or any bankruptcy clerk's office.          If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed.          Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.</p> <hr/> <table border="0"> <tr> <td><b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.</td> <td><b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors</td> </tr> </table>		<b>Deadline to file a complaint to challenge dischargeability of certain debts:</b>	<b>Filing deadline: 6/10/22</b>	<b>You must file:</b>		<ul style="list-style-type: none"> <li>• a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or</li> <li>• a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).</li> </ul>		<b>Deadline for all creditors to file a proof of claim (except governmental units):</b>	<b>Filing deadline: 4/29/22</b>	<b>Deadline for governmental units to file a proof of claim:</b>	<b>Filing deadline: 8/17/22</b>	<b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	<b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors
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<b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	<b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors													
<b>9. Filing of plan</b>	The debtor has filed a plan. The plan is enclosed. The hearing on confirmation will be held on: <b>4/11/22 at 10:00 AM</b> , Location: <b>remotely by the Trustee via Zoom, how to participate:goto <a href="http://www.ch13pitt.com">www.ch13pitt.com</a>, <a href="mailto:meetings@chapter13trusteedpa.com">meetings@chapter13trusteedpa.com</a></b>													
<b>10. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.													
<b>11. Filing a chapter 13 bankruptcy case</b>	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.													
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a> . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.													
<b>13. Discharge of debts</b>	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.													

In re:  
Paul A. Novak  
Debtor

Case No. 22-20297-TPA  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2

User: auto

Page 1 of 4

Date Rcvd: Mar 14, 2022

Form ID: 309I

Total Noticed: 38

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 16, 2022:

Recip ID	Recipient Name and Address
db	+ Paul A. Novak, 4607 Library Road, Ste 220-66, Bethel Park, PA 15102-6902
aty	+ Brian Nicholas, KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
aty	+ Keri P. Ebeck, Bernstein-Burkley, 601 Grant Street, 9th Floor, Pittsburgh, PA 15219-4430
cr	+ Duquesne Light Company, c/o Bernstein-Burkley, P.C., 601 Grant Street, 9th Floor, Pittsburgh, PA 15219-4430
15455992	+ Allegheny Health Network, 12311 Perry Highway, Wexford, PA 15090-8344
15455997	++ COLUMBIA GAS, 290 W NATIONWIDE BLVD 5TH FL, BANKRUPTCY DEPARTMENT, COLUMBUS OH 43215-4157 address filed with court:, Columbia Gas, P.O. Box 117, Columbus, OH 43216
15455998	+ Columbia Gas, P.O. Box 742637, Cincinnati, OH 45274-2637
15455999	+ Condor Captl, 165 Oser Av, Hauppauge, NY 11788-3710
15456001	+ Deutsche Bank National Trust Company, c/o Select Portfolio Servicing, Inc., P.O. Box 65250, Salt Lake City, UT 84165-0250
15456003	+ First Associates Loan Servicing, LLC, P.O. Box 503430, San Diego, CA 92150-3430
15456006	+ Jordan Tax Service, Inc., 102 Rahway Road, Canonsburg, PA 15317-3349
15456007	+ KML, 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
15456013	+ Select Portfolio Servicing, P.O. Box 65250, Salt Lake City, UT 84165-0250
15456014	+ Select Portfolio Svcin, Po Box 65250, Salt Lake City, UT 84165-0250

TOTAL: 14

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: ecf@mcelrathlaw.com	Mar 14 2022 23:41:00	Paul W. McElrath, Jr., McElrath Legal Holdings, LLC., 1641 Saw Mill Run Boulevard, Pittsburgh, PA 15210
tr	+ Email/Text: bnc@chapter13trusteedpa.com	Mar 14 2022 23:42:00	Ronda J. Winnecour, Suite 3250, USX Tower, 600 Grant Street, Pittsburgh, PA 15219-2702
smg	EDI: PENNDEPTREV	Mar 15 2022 03:38:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Mar 14 2022 23:42:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Mar 15 2022 03:38:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Mar 14 2022 23:42:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
ust	+ Email/Text: ustpreion03.pi.ecf@usdoj.gov	Mar 14 2022 23:42:00	Office of the United States Trustee, Liberty Center., 1001 Liberty Avenue, Suite 970, Pittsburgh, PA 15222-3721
cr	+ EDI: AISACG.COM	Mar 15 2022 03:38:00	Capital One Auto Finance, a division of Capital

District/off: 0315-2

User: auto

Page 2 of 4

Date Rcvd: Mar 14, 2022

Form ID: 309I

Total Noticed: 38

			On, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ Email/Text: jdryer@bernsteinlaw.com	Mar 14 2022 23:42:00	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 601 Grant Street, 9th Floor, Pittsburgh, PA 15219-4430
15455993	EDI: AIS.COM	Mar 15 2022 03:38:00	American Info Source Lp, Post Office Box 248848, Oklahoma City, OK 73124-8848
15455994	+ Email/Text: ebnjts@grblaw.com	Mar 14 2022 23:42:00	Borough of Whitehall, c/o Goehring Rutter & Boehm, 437 Grant Street, 14th Floor, Pittsburgh, PA 15219-6101
15455995	+ EDI: CAPITALONE.COM	Mar 15 2022 03:38:00	Capital One, Po Box 5253, Carol Stream, IL 60197-5253
15456000	+ Email/PDF: creditonebknottifications@resurgent.com	Mar 14 2022 23:45:38	Credit One Bank Na, Po Box 98872, Las Vegas, NV 89193-8872
15456002	+ Email/Text: kburkley@bernsteinlaw.com	Mar 14 2022 23:42:00	Duquesne Light Company, c/o Peter J. Ashcroft, Esquire, Bernstein Law Firm, P.C., 707 Grant St. Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1900
15456004	Email/Text: GCSBankruptcy@gcserv.com	Mar 14 2022 23:42:00	G C Services, 6330 Gulfton St Ste 400, Houston, TX 77081
15456005	+ EDI: PHINAMERI.COM	Mar 15 2022 03:38:00	Gm Financial, Po Box 181145, Arlington, TX 76096-1145
15462517	+ EDI: IRS.COM	Mar 15 2022 03:38:00	Internal Revenue Service, 1000 Liberty Avenue, Room 727, Pittsburgh, PA 15222-4107
15455996	EDI: JPMORGANCHASE	Mar 15 2022 03:38:00	Chase Mtg, Po Box 24696, Columbus, OH 43224
15456008	+ EDI: AGFINANCE.COM	Mar 15 2022 03:38:00	Onemain Fi, Po Box 499, Hanover, MD 21076-0499
15456009	+ Email/Text: csc.bankruptcy@amwater.com	Mar 14 2022 23:42:00	PA American Water, PO Box 578, Alton, IL 62002-0578
15456010	EDI: PRA.COM	Mar 15 2022 03:38:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk, VA 23541
15456011	+ Email/PDF: resurgentbknottifications@resurgent.com	Mar 14 2022 23:45:28	PYOD LLC, C/O Resurgnet Capital, PO Box 19008, Greenville, SC 29602-9008
15461657	+ Email/PDF: resurgentbknottifications@resurgent.com	Mar 14 2022 23:45:39	PYOD, LLC, Resurgent Capital Services, PO Box 19008, Greenville, SC 29602-9008
15456015	EDI: AISSPRINT	Mar 15 2022 03:38:00	Sprint, Customer Service, P.O. Box 8077, London, KY 40742
15456012	+ EDI: DRIV.COM	Mar 15 2022 03:38:00	Santander Consumer Usa, Po Box 961245, Ft Worth, TX 76161-0244
15456016	+ EDI: RMSC.COM	Mar 15 2022 03:38:00	Syncb/jcp, Po Box 965007, Orlando, FL 32896-5007
15456017	+ EDI: VERIZONCOMB.COM	Mar 15 2022 03:38:00	Verizon, 500 Technology Drive Suite 30, Weldon Spring, MO 63304-2225

TOTAL: 27

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Deutsche Bank National Trust Company, as Trustee,
15462501	*+	Allegheny Health Network, 12311 Perry Highway, Wexford, PA 15090-8344
15462502	*	American Info Source Lp, Post Office Box 248848, Oklahoma City, OK 73124-8848

District/off: 0315-2

User: auto

Page 3 of 4

Date Rcvd: Mar 14, 2022

Form ID: 309I

Total Noticed: 38

15462503	*+	Borough of Whitehall, c/o Goehring Rutter & Boehm, 437 Grant Street, 14th Floor, Pittsburgh, PA 15219-6101
15462506	*P++	COLUMBIA GAS, 290 W NATIONWIDE BLVD 5TH FL, BANKRUPTCY DEPARTMENT, COLUMBUS OH 43215-4157, address filed with court:, Columbia Gas, P.O. Box 117, Columbus, OH 43216
15462504	*+	Capital One, Po Box 5253, Carol Stream, IL 60197-5253
15462507	*+	Columbia Gas, P.O. Box 742637, Cincinnati, OH 45274-2637
15462508	*+	Condor Captl, 165 Oser Av, Hauppauge, NY 11788-3710
15462509	*+	Credit One Bank Na, Po Box 98872, Las Vegas, NV 89193-8872
15462510	*+	Deutsche Bank National Trust Company, c/o Select Portfolio Servicing, Inc., P.O. Box 65250, Salt Lake City, UT 84165-0250
15462511	*+	Duquesne Light Company, c/o Peter J. Ashcroft, Esquire, Bernstein Law Firm, P.C., 707 Grant St. Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1900
15462512	*+	First Associates Loan Servicing, LLC, P.O. Box 503430, San Diego, CA 92150-3430
15462513	*P++	GC SERVICES LIMITED PARTNERSHIP, 6330 GULFTON, HOUSTON TX 77081-1198, address filed with court:, G C Services, 6330 Gulfton St Ste 400, Houston, TX 77081
15462514	*+	Gm Financial, Po Box 181145, Arlington, TX 76096-1145
15462516	*	Internal Revenue Service, Insolvency Unit, POB 628, Pittsburgh, PA 15230
15462515	*+	Internal Revenue Service, Insolvency Unit, POB 7346, Philadelphia, PA 19101-7346
15462505	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Chase Mtg, Po Box 24696, Columbus, OH 43224
15462518	*+	Jordan Tax Service, Inc., 102 Rahway Road, Canonsburg, PA 15317-3349
15462519	*+	KML, 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
15462520	*+	Onemain Fi, Po Box 499, Hanover, MD 21076-0499
15462521	*+	PA American Water, PO Box 578, Alton, IL 62002-0578
15462522	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court:, Portfolio Recovery Associates, LLC, POB 12914, Norfolk, VA 23541
15462523	*+	PYOD LLC, C/O Resurgnet Capital, PO Box 19008, Greenville, SC 29602-9008
15462527	*P++	SPRINT, C O AMERICAN INFOSOURCE, 4515 N SANTA FE AVE, OKLAHOMA CITY OK 73118-7901, address filed with court:, Sprint, Customer Service, P.O. Box 8077, London, KY 40742
15462524	*+	Santander Consumer Usa, Po Box 961245, Ft Worth, TX 76161-0244
15462525	*+	Select Portfolio Servicing, P.O. Box 65250, Salt Lake City, UT 84165-0250
15462526	*+	Select Portfolio Svcin, Po Box 65250, Salt Lake City, UT 84165-0250
15462528	*+	Syncb/jcp, Po Box 965007, Orlando, FL 32896-5007
15462529	*+	Verizon, 500 Technology Drive Suite 30, Weldon Spring, MO 63304-2225

TOTAL: 1 Undeliverable, 28 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 16, 2022

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

**The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 14, 2022 at the address(es) listed below:**

Name	Email Address
Brian Nicholas	on behalf of Creditor Deutsche Bank National Trust Company as Trustee, in trust for registered Holders of Long Beach Mortgage Loan Trust 2004-1, Asset-Backed Certificates, Series 2004-1 bnicholas@kmlawgroup.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com jbluemle@bernsteinlaw.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov

District/off: 0315-2

User: auto

Page 4 of 4

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Paul W. McElrath, Jr.

on behalf of Debtor Paul A. Novak [ecf@mcelrathlaw.com](mailto:ecf@mcelrathlaw.com) [donotemail.ecfbackuponly@gmail.com](mailto:donotemail.ecfbackuponly@gmail.com)

Ronda J. Winnecour

[cmecf@chapter13trusteedpa.com](mailto:cmecf@chapter13trusteedpa.com)

TOTAL: 5